

FORM 1 VOLUNTARY PETITION

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>VOLUNTARY PETITION</b>	
IN RE (Name of debtor - If individual, enter Last, First, Middle) <b>Fowler Jr., James J.</b>		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) <b>Fowler, Irene G.</b>	
ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)		ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)	
SOC. SEC./TAX I.D. NO. (If more than one, state all) <b>XXX-XX-6995</b>		SOC. SEC./TAX I.D. NO. (If more than one, state all) <b>XXX-XX-0545</b>	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) <b>337 E. 138th St. Dolton, IL 60419</b>		STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) <b>Same</b>	
<div style="border: 1px solid black; padding: 2px; text-align: center;">                     COUNTY OF RESIDENCE OR                      PRINCIPAL PLACE OF BUSINESS  <b>Cook</b> </div>		<div style="border: 1px solid black; padding: 2px; text-align: center;">                     COUNTY OF RESIDENCE OR                      PRINCIPAL PLACE OF BUSINESS  <b>Cook</b> </div>	
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF DEBTOR (If different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		_X_ Debtor has been domiciled or has had a residence, principal place of business immediately or principal place of business or principal assets in this District for for 180 days preceding the date of this petition or for a longer part of such 180 days than in any other District. ___ There is a bankruptcy case concerning debtors affiliate, general partner or partnership pending in this District.	

INFORMATION REGARDING DEBTOR (Check applicable)

TYPE OF DEBTOR <input type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input checked="" type="checkbox"/> Joint (H&W) <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (check one) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> 304-Case Ancillary to Foreign Proceeding
NATURE OF DEBT <input type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A&B below	FILING FEE (check one) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) must attach signed application for the court/s consideration certifying that the debtor is unable to pay fee except in instalments. Rule 1006(b) see Official Form No. 3
A. TYPE OF BUSINESS (check one) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business	NAME and ADDRESS of LAW FIRM OR ATTORNEY <b>Staver &amp; Gainsberg, P.C.</b> <b>120 W. Madison St., Ste. 520</b> <b>Chicago, IL 60602</b>
B. BRIEFLY DESCRIBE NATURE OF BUSINESS	Telephone No. <b>312-422-1130</b> NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR ___ Debtor is not represented by an attorney

STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. 604)  
(Estimates only) (Check applicable)

<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.
ESTIMATED NUMBER OF CREDITORS <input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over
ESTIMATED ASSETS (in thousands of dollars) <span style="float: right;">over</span> <input type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> 100,000
ESTIMATED LIABILITIES (in thousands of dollars) <span style="float: right;">over</span> <input type="checkbox"/> Under 50 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> 100,000
ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-over
ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-over

THIS SPACE FOR COURT USE ONLY

Name of Debtor

James Fowler Jr. & Irene G. Fowler

Case No.

(court use only)

## FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate.

☒ X\_ A copy of debtor's proposed plan dated \_\_\_\_\_ is attached.☐ Debtor intends to file a plan within the time allowed by statute, rule or order of the court.

## PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet)

Location Where Filed

ND IL

Case Number

01-37638

Date Filed

10/26/2001

## PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER OR AFFILIATE OF THIS DEBTOR (if more than one, attach additional sheet.)

Name of Debtor

Case Number

Date

Relationship

District

Judge

## REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title II, United States Code, specified in this petition.

## SIGNATURES

## ATTORNEY

X Neal S. Gainsberg

Date

Signature

## INDIVIDUAL/JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct

X James Fowler, Jr.

Signature of Debtor

Date

X Irene G. Fowler

Signature of Joint Debtor

Date

## CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized

X

Signature of Authorized Individual

Print of Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition

Date

## Exhibit "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)

☐ Exhibit "A" is attached and made part of this petition.

## TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (SEE p.I. 98-353 &amp; 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title

If I am represented by an attorney, exhibit "B" has been completed.

X

Date

Signature of Debtor

X

Date

Signature of Joint Debtor

## EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter

X

Date

Signature of Attorney

**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF**

In re: **James Fowler, Jr. & Irene Fowler**

Debtor(s)

Case No.

(If Known)

See summary below for the lists of schedules. Include Unsworn Declaration under Penalty of Perjury at the end

GENERAL INSTRUCTIONS: Schedule D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately

Review the specific instructions for each schedule before completing the schedule.

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each, Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided, Add the amounts of Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Attached (Yes No)		Number of Sheets	Amounts Scheduled		
Name of Schedule			Assets	Liabilities	Other
A - Real Property	Y	1	<b>82,000.00</b>		
B - Personal Property	Y	2	<b>21,800.00</b>		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		<b>30,781.00</b>	
E - Creditors Holding Unsecured Priority Claims	Y	1		<b>1,030.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	Y	3		<b>59,249.00</b>	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			<b>3,432.00</b>
J - Current Expenditures of Individual Debtor(s)	Y	1			<b>2,741.00</b>
Total Number of Sheets of All Schedules		13			
Total Assets			<b>103,800.00</b>		
Total Liabilities				<b>91,060.00</b>	

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Residence at: 337 E. 138th St. Dolton, IL</b>	<b>fee simple</b>	<b>J</b>	<b>82,000.00</b>	<b>25,198.00</b>
<b>TOTAL -&gt;</b>			<b>82,000.00</b>	(Report also on Summary of Schedules)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on Hand	N			
2. Checking/savings or other financial accounts certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	N	<b>Checking - Mutual Bank, Credit Union</b>	<b>J</b>	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video and computer equipment	N	<b>Household Goods</b>	<b>J</b>	<b>900.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.	N	<b>Clothing</b>	<b>J</b>	<b>800.00</b>
7. Furs and jewelry.	N	<b>Jewelry</b>	<b>J</b>	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	N	<b>Firearm</b>	<b>J</b>	<b>100.00</b>
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	N			

In re: James Fowler, Jr. & Irene Fowler

Debtor(s)

No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. itemize and name each issuer.	N	<b>Irene Pension w/ employer James- IRA</b>	<b>W H</b>	<b>unknown 15,000.00</b>
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnerships or joint ventures. itemize.	N			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates, and rights to powers exercisable for the benefit of the debtor other than those listed on Schedule of Real Property	N			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust	N			
20. Other contingent and unliquidated claims of every nature, includeing tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights, and other intellectual property. Give perticulars.	N			
22. Licenses, franchises, and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers, and other vehicles and accessories.				
24. Boats, motors, and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings, and supplies	N			
27. Machinery, fixtures, equipment and supplies used in business	N			
28. Inventory.	N			
29. Animals	N			
30. Crops - growing or harvested. Give particulars.	N			
31. Farming equipment and implements	N			
32. Farm supplies, chemicals, and feed.	N			
33. Other personal property of any kind not already listed. Itemize.	N			
		<b>1988 Cougar 1998 Chevy Astro Van</b>	<b>J J</b>	<b>500.00 4,000.00</b>
(included amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total->				<b>21,800.00</b>

**(if known)**

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one)

\_\_ 11 U.S.C & 522(b)(1): Exemptions provided in 11 U.S.C. & 522(d). NOTE: There exemption are available only in certain states.

\_\_ 11 U.S.C. & 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

[illegible]

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LEIN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LEIN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 7005395970 Washington Mutual Home Loans P.O. Box 3139 Milwaukee, WI 53201-3139			Residence 337 E. 138th St. Dolton, IL 60419-1003  VALUE \$84,000.00		25,918.00	
ACCOUNT NO. GMAC Financial Services Bankruptcy Department P.O. Box 5055 Troy, MI 48007-5055			Lien on Vehicle 1998 Chevy Atro  VALUE \$ 4,000.00		4,863.00	863.00
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
ACCOUNT NO.     VALUE \$						
SUBTOTAL -> (Total of this page)					30,781.00	
TOTAL ->					30,781.00	

\_\_\_ continuation sheets attached

In re: James Fowler, Jr. & Irene Fowler

Debtor(s)

Case No.

(if known)

**SCHEDULE E - CREDITORS HOLDINGS UNSECURED PRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3)

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 570(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs, duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(7).

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account # XXX-XX-6995 IRS 230 S. Dearborn Stop 5016-CHI Chicago, IL 60604		J	Income tax 12-31-02		1,030.00	1,030.00
Account No.						
Account No.						
Account No.						

☐ Continuation sheets attached

Subtotal --->

1,030.00

Total --->

1,030.00



**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

\_\_\_ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
Account No. 584056 BP/Citibank PO Box 15687 Wilmington, DE 19850-5687			Rev. Charge		836.00
ACCOUNT NO. T13Q9 Wakefield & Associates 3091 S. Jamaica Ct STE 200 Aurora, CO 80014-2639					172.00
ACCOUNT NO. 835XXXX South Suburban Heart Group 5009 West 95th Street Oak Lawn, IL 60453			Medical		64.80
ACCOUNT NO. 412800286822 Citibank PO Box 6241 Sioux Falls, SD 57117-6241			Rev. Charge		1,775.00
ACCOUNT NO. 109762 Neurology Associates, Ltd. PO Box 1187 Harvey, IL 60426-7187			medical		123.50
ACCOUNT NO. 7457006 Illinois Collection Services Inc. PO BOX 646 Oak Lawn, IL 60454-0646			collection-medical		9,015.75
ACCOUNT NO. 200500497686 Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426			medical		200.00
ACCOUNT NO. 008494 Arnold S. Morof & Associates, Ltd. 15300 West Ave., Suite 113 Orland Park, IL 60462			medical		85.00
ACCOUNT NO. 14765 Bhasin Amarjut 17680 Kedzie AVE Hazel Crest, IL 60429			medical		204.00
Subtotal ->					12,476.05
Total ->					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 404165599 Advocate South Suburban Hospital 17800 S. Kedzie Avenue Hazel Crest, IL 60429-0989			medical		notice
ACCOUNT NO. 010393 Gastro Assoc. of Olympia Fields 3030 Chicago Rd Steger, IL 60475			medical		35.50
ACCOUNT NO. Ecast Settlement Corporation PO Box 35480 Newark, NJ 07193-5480			Rev. Charge various assignment of accounts		22,146.00
ACCOUNT NO. 373753792053014 American Express c/o Beckett & Lee, LLP P. O. Box 3001 Malvern, PA 19355-0701			Rev. Charge		3,221.00
ACCOUNT NO. 5417112135924909 B-Content, LLC 2101 Fourth Ave., Suite 900 Seattle, Washington 98121 Skokie, IL 60077-1109			Rev. Charge assignment of claim		6,516.00
ACCOUNT NO. Discover Financial PO Box 30395 Salt Lake City, UT 84130-0395 Norcross, GA 30091-6700			Rev. Charge		5,238.00
ACCOUNT NO. 6004665795487969 Fashion Bug PO Box 3000 Kirkwood Voorhe, NJ 08043 Trevose, PA 19053			Rev. Charge		240.00
ACCOUNT NO. 0258405786 Kohls PO Box 740933 Dallas, TX 75374			Rev. Charge		681.00
ACCOUNT NO. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587			Rev. Charge		8,365.00
Subtotal ->					46,442.50
Total ->					

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

[illegible]



In re: **James Fowler, Jr. & Irene Fowler**

**Debtor(s)**

**Case No.**

**(if known)**

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☒ Check here if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **James Fowler, Jr. & Irene Fowler**

**Debtor(s)**

**Case No.**

**(if known)**

**SCHEDULE H - CODEBTORS**

☒ Check here if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re: James Fowler, Jr. &amp; Irene Fowler

Debtors Case No.

(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
	NAMES	AGE	RELATIONSHIP		
<b>Married</b>	<b>Latonza Fowler</b>	<b>17</b>	<b>Granddaughter</b>		
	<b>Sheritta Fowler</b>	<b>18</b>	<b>Granddaughter</b>		
	<b>Thomas Young</b>	<b>19</b>	<b>Grandson</b>		
Employment:	DEBTOR	SPOUSE			
Occupation	<b>Unemployed</b>	<b>Lab Tech</b>			
Name of Employer					
How Long Employed	<b>18 years</b>				
Address of Employer					

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
Current monthly gross wages, salary and commissions..... (pro rate if not paid monthly)		<b>2,810.00</b>
Estimate monthly overtime		
<b>SUBTOTAL</b>		<b>2,810.00</b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security		<b>554.00</b>
b. Insurance		<b>127.00</b>
c. Union dues		
d. Other (Specify)                 401K		<b>56.00</b>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>		
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>		<b>2,073.00</b>

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for

the debtor's use or that of dependents listed above

Social security or other government assistance (Specify)

**1,359.00**

Social Security

Pension or retirement income

Other monthly income (Specify)

**TOTAL MONTHLY INCOME****1,359.00****2,073.00****TOTAL COMBINED MONTHLY INCOME****3,432.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

\_\_\_\_ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	748.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities Electricity and heating fuel	375.00
Water and sewer	50.00
Telephone	75.00
Other cable	24.00
Garbage	10.00
Home maintenance (repairs and upkeep)	60.00
Food	475.00
Clothing	60.00
Laundry and dry cleaning	65.00
Medical and dental expenses	175.00
Transportation (not including car payments)	300.00
Recreation, clubs and entertainment, newspapers, magazine, etc	
Charitable contributions	50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	
Other	274.00

Taxes (not deducted from wages or included in home mortgage payments)  
(Specify)

Installment payments:(In chapter 12 & 13 cases, do not list payments to be included in the plan)

Auto \_\_\_\_\_  
Other \_\_\_\_\_

Alimony, maintenance, and support paid to others \_\_\_\_\_  
Payments for support of additional dependents not living at your home \_\_\_\_\_  
Regular expenses from operation of business, profession, or farm  
(attach detailed statement) \_\_\_\_\_  
Other \_\_\_\_\_

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	2,741.00
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(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	_____	
B. Total projected monthly expenses	_____	3,432.00
C. Excess income (A minus B)	_____	2,741.00
D. Total amount to be paid into plan each	month _____	691.00
	(interval)	



## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets,  
 (Total shown on summary page plus 1.)  
 and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature: \_\_\_\_\_

Debtor

Date

Signature: \_\_\_\_\_

(Joint Debtor, if any)

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an  
 authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership named as debtor in this  
 case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets,  
 (Total shown on summary page plus 1.)  
 and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

In re: James Fowler Jr., & Irene Fowler

Debtor(s) Case No.

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None", or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number if known, and the number of the question.

#### DEFINITIONS

"In business" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partnership, a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporation of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

#### \_\_\_\_ None. 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed) Give AMOUNT and SOURCE (if more than one).

**2005 YTD - Joint Debtor 12, 845**  
**2004 - Joint Debtor 34,343**  
**2003 - Joint Debtor- \$34,439**

#### \_\_\_\_ None. 2. Income Other Than From Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

**2005 YTD Debtor SS \$5,536.00**  
**2004 Debt SS \$17,107**  
**2003 Debtor SS \$16,760**

#### 3. Payments to Creditors

  X   None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

  X   None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR and RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

#### 4. Suits, Executions, Garnishments and Attachments

  X   None a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.

  X   None. b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

Document  
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property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 5. Repossessions, Foreclosures and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION and VALUE OF PROPERTY.

6. Assignments and Receiverships

☒ None. a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☒ None. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CUSTODIAN, NAME and LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIPTION and VALUE OF GIFT.

☒ None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give DESCRIPTION and VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES and, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. Give PARTICULARS and DATE OF LOSS.

☐ None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give NAME and ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

☒ None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred

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**120 W. Madison St., Ste. 520**  
**Chicago, IL 60602**  
**\$500.00**

either absolutely or security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

☒ None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filed under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

☒ None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls. Give NAME and ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

☒ None 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, of Wisconsin) within the six year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, of other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or materials.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

  X\_\_None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE NOTICE	ENVIRONMENT LAW
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  X\_\_None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE NOTICE	ENVIRONMENT LAW
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      None c. List all judicial or administrative proceedings, including settlements or orders, under an Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME & ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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#### Unsworn Declaration under Penalty of Perjury.

**I declare under penalty that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.**

Date 5/2/05 \_\_\_\_\_ Signature of Debtor James Fowler, Jr. /s/

Date   5/2/05 \_\_\_\_\_ Signature of Joint Debtor Irene Fowler/s/  
(if any)

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both 18 U.S.C. 152 and 3571.**

In re: James Fowler Jr., & Irene Fowler

Debtor(s)

Case No.

(if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

(1) The undersigned is the attorney for the debtor(s) in this case.

(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case

2,700.00

(b) prior to filing this statement, debtor(s) have paid

500.00

(c) the unpaid balance due and payable is

2,200.00

(3) \$ 209.00 of the filing fee in this case has been paid.

(4) The services rendered or to be rendered include the following:

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.

(b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.

(c) representation of the debtor(s) at the meeting of creditors.

(5) The source of payments made by the debtor(s) to the undersigned was from earning, wages and compensation for services performed, and

(6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

(7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

(8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Date: 5/2/05

Respectfully submitted /s/ Neal S. Gainsberg

Attorney for Petitioner

Attorney's name and address

Staver & Gainsberg, P.C., 120 W. Madison St., Ste. 520, Chicago, IL 60602